

### Remarks

The Office Action mailed January 11, 2005 and made final, has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1, 2, and 5-21 are pending in this application. Claims 1, 2, and 5-21 have been rejected. Claims 1, 6, 7, 8, 11, 13, 15, 17, and 19-21 have been amended herein.

In accordance with 37 C.F.R. 1.136(a), a two-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated January 11, 2005 for the above-identified patent application from April 11, 2005 through and including June 11, 2005. In accordance with 37 C.F.R. 1.17(a)(2), authorization to charge a deposit account in the amount of \$450.00 to cover this extension of time request also is submitted herewith.

Applicants and the undersigned wish to express their appreciation to the Examiner for the courtesies she extended during a telephone interview that occurred on May 9, 2005. During the telephone interview, the undersigned advised the Examiner that the present case has four sister-cases recently allowed by the U.S. Patent Office, namely U.S. Application No. 09/392,028 (not yet assigned a U.S. Patent Number) and U.S. Patent Nos. 6,850,643, 6,850,908, and 6,546,133. The undersigned and the Examiner discussed amending the present independent claims to include the allowable subject matter from these sister-cases as well as sending Notices of Allowance for these sister cases to the Examiner.

Applicants have amended independent Claims 1, 6, 8, and 17 as discussed during the telephone interview with the Examiner. Additionally, Applicants sent the Notices of Allowance for U.S. Application No. 09/392,028 and U.S. Patent Nos. 6,850,643 and 6,850,908 to the Examiner for review. Applicants also indicated that a Notice of Allowance for U.S. Patent No. 6,546,133 could be obtained and sent to the Examiner if necessary. The Examiner advised that she would fully consider the amended claims and the arguments included herein and indicated that, if the presently amended claims included the allowable subject matter from the sister cases,

she would allow this case. The foregoing Amendment has been made in consequence of the Examiner Interview.

Accordingly, Applicants respectfully submit that the present patent application is in condition for allowance.

The rejection of Claims 7, 8, and 17 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention is respectfully traversed.

Particularly, the recitation “determining whether segmentation of the undefined format report is needed, segmentation includes identifying a location of data within the undefined format report and relocating data within the undefined format report such that the document is recognizable”, originally recited in Claim 7, has been written into independent Claim 6 and amended to include “wherein” for clarity. More specifically, Claim 6, as amended, recites “...determining whether segmentation of the report is needed, *wherein* segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable...” (Emphasis added). Claims 1, 8, and 17 have also been similarly amended herein, including the addition of “wherein” for clarity. Additionally, the recitation of an “undefined format” has been deleted from Claims 7, 8 and 17. Although not rejected in the Section 112 rejection, Claims 1, 6, 11, 15, and 19-21 have been similarly amended to delete the recitation of an “undefined format.” Accordingly, Claims 7, 8, and 17 are submitted as satisfying the requirements of Section 112, second paragraph.

For at least the reasons set forth above, Applicants respectfully request the Section 112 rejection of Claims 7, 8, and 17 be withdrawn.

The objection to the Amendment dated September 24, 2004 under 35 U.S.C. § 132 because it introduces new matter into the disclosure is respectfully traversed. More specifically, although Applicants believe that the recitation “undefined format” is not new matter, as discussed above, Claims 1, 6-8, 11, 15, 17, and 19-21 have been amended to delete the recitation

of an “undefined format.” Accordingly, Applicants’ disclosure is submitted as satisfying the requirements of Section 132. For at least the reasons set forth above, Applicants respectfully request the Section 132 objection be withdrawn.

The rejection of Claims 1, 2, 8, 9, 11, 12, 14, 16, and 17 under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,608,874 (Ogawa) is respectfully traversed.

Applicants respectfully submit that Ogawa does not describe nor suggest the claimed invention. As discussed below, at least one of the differences between Ogawa and the present invention is that Ogawa does not describe nor suggest generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Ogawa describes a method, system, and apparatus for transferring data from a variety of remote sources to a variety of remote sites which includes translating the data from a variety of known formats to a common format. The system and method includes automatically receiving, at an intermediate processing location, data from a wide variety of remote sources, identifying the format of the data, translating the data to a common file format, sending the data to a recipient in an intermediate format, then translating the data to the specific format needed by the particular recipient. Error checking features ensure that the transferred data matches the original data although the format is altered, and documentary receipts are sent to each section of the system that sends data, and logical, statistical and mathematical operations may be performed on the data. The system utilizes internal databases which allows it to know what format data will arrive in, what format to translate it to, and how many transactions to bill a data-receiving subscriber for.

Claim 1 recites a method for submitting a report from an accounting system to an automated lending system that includes a server, wherein a local file system is coupled to the accounting system, the method includes “generating at the accounting system a report having at

least one of a defined report format, and a defined translation service...exporting the report from the accounting system to a the local file system...submitting the report from the local file system to the server...determining at the server whether the submitted report has the at least one of the defined report format, and the defined translation service...and extracting via the server information from the report based on the at least one of the defined report format, and the defined translation service to generate at least one exhibit to the report, wherein extracting information from the report includes determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, and wherein the at least one exhibit summarizes selected information included in the report.”

Ogawa does not describe nor suggest the method as recited in Claim 1. More specifically, Ogawa does not describe nor suggest a method that includes extracting via a server information from a report to generate at least one exhibit to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Rather, Ogawa describes a method for transferring data from a variety of remote sources to a variety of remote sites that includes translating the data from a variety of known formats to a common format by utilizing internal databases which allows the system to know what format data will arrive in and what format to translate it to. Notably, Ogawa does not teach generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Although page 6 of the Office Action suggests that Ogawa teaches at col. 5, line 26 – col. 6, line 28, and Fig.1 (76A, 78A, 76B, 78B, 78C, and 76C) “determining whether segmentation of the undefined format report is needed, segmentation includes identifying a location of data

within the undefined format report and relocating data within the undefined format report such that the document is recognizable...”, Applicants respectfully submit that Ogawa does not teach determining whether segmentation of a report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Rather, Ogawa describes at col. 5, line 26 – col. 6, line 28, and Fig.1 (76A, 78A, 76B, 78B, 78C, and 76C) ComServer Host machines and PrepServer Host machines, among other things. ComServer software operates on the ComServer Hosts to allow it to control telecommunications operations of a networked, distributed task version of a Main Processing Section. PrepServer software operating on the PrepServer Hosts takes unprocessed data from the ComServer software by scanning Incoming Data Boxes for received Provider Data Files. If found, the PrepServer software processes the data with a specific set of instructions (for example, by selecting the appropriate PreProcessor), and places the data in a specific MPS Outgoing Data Box mapped to the data’s ultimate destination. Although Ogawa mentions scanning for data files and placing found data in a outgoing data box mapped to the data’s ultimate destination, Ogawa does not teach determining whether segmentation of a report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Although page 3 of the Office Action suggests that Ogawa teaches at col. 28, lines 30-67 “extracting via the server information from the report based on at least one of the defined report format and the defined translation service, and the undefined format to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report...”, Applicants respectfully submit that Ogawa does not teach extracting information from a report to generate at least one exhibit to the report wherein the at least one exhibit summarizes selected information included in the report.

Rather, Ogawa describes at col. 28, lines 30-67, a method that includes receiving at the Main Processing Section (20) a provider data file in the form of a fax transmission of a paper

document, and utilizing Forms Processing Software (742) to process the text file and generate a resultant output text file such that the resultant text file can be further translated from a known format to a common format. Although Ogawa mentions “extract each field” at col. 28, line 48, regardless of whether each field contains information in a common format, Ogawa does not teach extracting information from a report to generate at least one exhibit to the report wherein the at least one exhibit summarizes selected information included in the report.

Accordingly, for at least the reasons set forth above Claim 1 is submitted as patentable over Ogawa.

Claims 2, 11, and 12 depend from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2, 11, and 12 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2, 11, and 12 are also patentable over Ogawa.

Claim 8 recites an automated lending system comprising an accounting system coupled to a local file system, and a server for communicating with said local file system, wherein the accounting system is configured to generate a report having at least one of a defined report format, and a defined translation service, and export the report to the local file system, and wherein the server is configured to “receive the report from said local file system...determine whether the report has the at least one of said defined report format, and said defined translation service...and extract information from the report based on the at least one of said defined report format, and said defined translation service to generate at least one exhibit relating to the report, wherein the exhibit summarizes selected information included in the report and links the summarized information included in the exhibit to corresponding information in the report, wherein extracting information from the report includes determining whether segmentation of the report is needed, and wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.”

Ogawa does not describe nor suggest the automated lending system as recited in Claim 8. More specifically, as discussed above with respect to Claim 1, Ogawa does not describe nor

suggest an automated lending system having a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Rather, Ogawa describes a method for transferring data from a variety of remote sources to a variety of remote sites that includes translating the data from a variety of known formats to a common format by utilizing internal databases which allows the system to know what format data will arrive in and what format to translate it to. Notably, Ogawa does not teach a server configured to generate an exhibit to a report by extracting information from the report, a server configured to generate an exhibit that summarizes selected information included in the report, a server configured to generate a report that links summarized information included in an exhibit to corresponding information in a report, and/or a server configured to determine whether segmentation of a report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Although page 3 of the Office Action suggests that Ogawa teaches at col. 28, lines 30-67, “extracting via the server information from the report based on at least one of the defined report format and the defined translation service, and the undefined format to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report and linking the summarized information included in the exhibit to corresponding information in the report...”, Applicants respectfully submit that Ogawa does not teach a server configured to extract information from a report to generate at least one exhibit to the report wherein the at least one exhibit summarizes selected information included in the report and links the summarized information included in the exhibit to corresponding information in the report.

Rather, Ogawa describes at col. 28, lines 30-67, a method that includes receiving at the Main Processing Section (20) a provider data file in the form of a fax transmission of a paper document, and utilizing Forms Processing Software (742) to process the text file and generate a

resultant output text file such that the resultant text file can be further translated from a known format to a common format. Although Ogawa mentions “extract each field” at col. 28, line 48, regardless of whether each field contains information in a common format, Ogawa does not teach a server configured to extract information from a report to generate at least one exhibit to the report wherein the at least one exhibit summarizes selected information included in the report and links the summarized information included in the exhibit to corresponding information in the report.

Accordingly, for at least the reasons set forth above Claim 8 is submitted as patentable over Ogawa.

Claims 9 and 16 depend from independent Claim 8 which is submitted to be in condition for allowance. When the recitations of Claims 9 and 16 are considered in combination with the recitations of Claim 8, Applicants respectfully submit that dependent Claims 9 and 16 are also patentable over Ogawa.

Claim 14 depends from independent Claim 6, which recites a method for submitting a report from an accounting system to an automated lending system that includes a server, wherein the accounting system includes a virtual printer, the method includes “generating at the accounting system a report having at least one of a specified report format, and a defined translation service...transmitting the report from the accounting system to the server via the virtual printer...determining at the server whether the report has the at least one of the specified report format, and the defined translation service...and extracting via the server information from the report based on the at least one of the specified report format, and the defined translation service to generate at least one exhibit to the report, wherein extracting information from the report includes determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, and wherein the at least one exhibit summarizes selected information included in the report.”



Ogawa does not describe nor suggest the method as recited in Claim 6. As discussed above with respect to Claim 1, Ogawa does not describe nor suggest a method including extracting via a server information from a report to generate at least one exhibit to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Specifically, it is submitted that Claim 6 is patentable over Ogawa for at least the reasons that correspond to those given with respect to Claim 1. Notably, Ogawa does not teach generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Accordingly, for at least the reasons set forth above Claim 6 is submitted as patentable over Ogawa.

When the recitations of Claim 14 are considered in combination with the recitations of Claim 6, Applicants respectfully submit that dependent Claim 14 is also patentable over Ogawa.

Claim 17 recites an automated lending system comprising an accounting system including a virtual printer, and a server for communicating with the accounting system, wherein the accounting system is configured to generate a report having at least one of a specified report format, and a defined translation service, and transmit the report to the server via the virtual printer, and wherein the server is configured to "receive the report...determine whether the report has the at least one of said specified report format, and said defined translation service...and extract information from the report based on the at least one of said specified report format, and said defined translation service to generate at least one exhibit relating to the report, wherein the exhibit summarizes selected data included in the report and links the summarized data included in the exhibit to corresponding data in the report, wherein extracting information from the report includes determining whether segmentation of the report is needed, and wherein

segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.”

Ogawa does not describe nor suggest the automated lending system as recited in Claim 17. As discussed above with respect to Claim 8, Ogawa does not describe nor suggest an automated lending system having a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Specifically, it is submitted that Claim 17 is patentable over Ogawa for at least the reasons that correspond to those given with respect to Claim 8. Notably, Ogawa does not teach a server configured to generate an exhibit to a report by extracting information from the report, a server configured to generate an exhibit that summarizes selected information included in the report, a server configured to generate a report that links summarized information included in an exhibit to corresponding information in a report, and/or a server configured to determine whether segmentation of a report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable.

Accordingly, for at least the reasons set forth above Claim 17 is submitted as patentable over Ogawa.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 102(b) rejection of Claims 1, 2, 8, 9, 11, 12, 14, 16, and 17 be withdrawn.

The rejection of Claims 5, 7, 10, 13, 15, and 18-21 under 35 U.S.C. § 103(a) as being unpatentable over Ogawa in view of U.S. Patent No. 5,864,871 (Kitain) is respectfully traversed.

Ogawa is described above. Kitain describes an integrated computer-implemented corporate information delivery system. A database (10) stores research reports produced by and received electronically from brokerage firms. A database (12) also stores corporate information

about a number of corporations. Each item of corporate information is produced by and received electronically from one of the corporations about that corporation. Authorization information, also known as entitlements (1020), specifies who is authorized to access each research report or item of corporate information. An entitlement subsystem (930) allows the contributor of the research report or item of corporate information to dynamically change, on-line, the entitlement status of any or all users/subscribers. A research delivery module (611) allows a user to submit a query and receive query results listing research reports and corporate information satisfying the query and that the user is authorized to access. A corporate register module (613) outputs corporate information, the corporate information output according to a common format. The corporate information may be distributed via the Internet.

Claims 5, 10, 13, and 19 depend from independent Claim 1, which is recited above. Neither Ogawa nor Kitain, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, as discussed above Ogawa does not describe or suggest generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, as recited in Claim 1. Kitain describes an integrated computer-implemented corporate information delivery system, but does not describe or suggest generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Because neither Ogawa nor Kitain teaches or suggests one or more of the claimed elements, it follows that a combination of Ogawa and Kitain cannot teach or suggest such elements. Accordingly, for at least the reasons set forth above, Claim 1 is submitted as patentable over Ogawa in view of Kitain.

When the recitations of Claims 5, 10, 13, and 19 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 5, 10, 13, and 19 are also patentable over Ogawa in view of Kitain.

Claim 19 additionally recites that determining whether segmentation of the report is needed further comprises “attempting to identify rows and columns in the report...and generating a delimited document.” Neither Ogawa or Kitain, considered alone or in combination, describe or suggest attempting to identify rows and columns in a report, and generating a delimited document. For at least this additional reason, Claim 19 is submitted as patentable over Ogawa in view of Kitain.

Furthermore, Applicants respectfully traverse the suggestion provided at page 6 of the Office Action that Kitain discloses at col. 5, lines 28-36 “extracting information from the report using a print scraping process”, as recited in dependent Claim 5. Rather, Kitain provides at col. 5, lines 28-36 that “files received from the contributor workstations are converted at a central site into predetermined format, e.g., for printable documents, a common viewing format such as, for example, PDF format”. Although on page 12 of the Office Action the Examiner asserts that “[t]he information has to be extracted from the report prior to printing and placed in a recognizable format for the printer to have the ability to print the document”, Applicants respectfully submit that by merely describing converting files into a predetermined format such as a PDF format, Kitain does not disclose a print scraping process as recited in the present claims. More specifically, Kitain does not describe nor suggest determining whether preprocessing of a report is needed, determining whether segmentation of the report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, performing a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository, and performing a mapping and translation process on the report including selecting an extraction script based on the document recognition process for extracting and translating data from the report, as recited in various claims of the present invention.

Claims 7 and 15 depend from independent Claim 6, which is recited above. Neither Ogawa nor Kitain, considered alone or in combination, describe or suggest the method as recited in Claim 6. More specifically, as discussed above, neither Ogawa nor Kitain, considered alone or in combination, describes or suggests generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, as recited in Claim 6. Because neither Ogawa nor Kitain teaches or suggests one or more of the claimed elements, it follows that a combination of Ogawa and Kitain cannot teach or suggest such elements.

Furthermore, Applicants respectfully submit that neither Ogawa nor Kitain, considered alone or in combination, describe or suggest a method that includes transmitting a report from an accounting system to a server via a virtual printer, as recited in Claim 6. As acknowledged on page 8 of the Office Action, Ogawa does not teach transmitting a report from an accounting system to a server via a virtual printer. Moreover, Kitain does not teach transmitting a report from an accounting system to a server via a virtual printer.

Accordingly, for at least the reasons set forth above, Claim 6 is submitted as patentable over Ogawa in view of Kitain.

When the recitations of Claims 7 and 15 are considered in combination with the recitations of Claim 6, Applicants respectfully submit that dependent Claims 7 and 15 are also patentable over Ogawa in view of Kitain.

Claim 7 further recites that the method of Claim 6 further comprises, among other things, “performing a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository...” Neither Ogawa nor Kitain, considered alone or in combination, describe or suggest performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data

repository. Rather, Ogawa describes a method for transferring data from a variety of remote sources to a variety of remote sites that includes translating the data from a variety of known formats to a common format by utilizing internal databases which allows the system to know what format data will arrive in and what format to translate it to. In other words, Ogawa only addresses data received in a known format from a known user such that a predetermined preprocessor can be applied to the data for translation purposes. Kitain describes an integrated computer-implemented corporate information delivery system, but does not describe or suggest performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository.

Although page 6 of the Office Action suggests that Ogawa teaches at col. 5, line 26 – col. 6, line 28, and Fig.1 (76A, 78A, 76B, 78B, 78C, and 76C) “performing a document recognition process including scanning the undefined format report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository”, Applicants respectfully submit that Ogawa does not teach performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository.

Rather, Ogawa describes at col. 5, line 26 – col. 6, line 28, and Fig.1 (76A, 78A, 76B, 78B, 78C, and 76C) ComServer Host machines and PrepServer Host machines, among other things. ComServer software operates on the ComServer Hosts to allow it to control telecommunications operations of a networked, distributed task version of a Main Processing Section. PrepServer software operating on the PrepServer Hosts takes unprocessed data from the ComServer software by scanning Incoming Data Boxes for received Provider Data Files. If found, the PrepServer software processes the data with a specific set of instructions (for example, by selecting the appropriate PreProcessor), and places the data in a specific MPS Outgoing Data Box mapped to the data’s ultimate destination. Although Ogawa mentions scanning for data files, Ogawa does not teach performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository.

Moreover, although page 7 of the Office Action suggests that Ogawa teaches at col. 22, lines 22-30 “performing a document recognition process including scanning the undefined format report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository”, Applicants respectfully submit that Ogawa does not teach performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository.

Rather, Ogawa teaches at col. 22, lines 22-30 a PostProcessor that records a data transmission receipt, detects a midformat file, reads the midformat file translates data in the midformat file, validates the data, appends information onto the data, inserts the data into a Subscriber’s application software, and generates warning and errors. Although Ogawa mentions detecting a midformat file, Ogawa does not teach performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository. For at least these additional reasons, Claim 7 is submitted as patentable over Ogawa in view of Kitain.

Claim 15 additionally recites that determining whether segmentation of the report is needed further comprises “attempting to identify rows and columns in the report...and generating a delimited document.” As discussed above with respect to Claim 19, neither Ogawa or Kitain, considered alone or in combination, describe or suggest attempting to identify rows and columns in a report, and generating a delimited document. For at least this additional reason, Claim 15 is submitted as patentable over Ogawa in view of Kitain.

Claims 18 and 21 depend from independent Claim 17, which is recited above. Neither Ogawa nor Kitain, considered alone or in combination, describe or suggest a method as recited in Claim 17. More specifically, as discussed above Ogawa does not describe nor suggest an automated lending system having a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and

relocating data within the report such that the document is recognizable, as recited in Claim 17. Kitain describes an integrated computer-implemented corporate information delivery system, but does not describe or suggest a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Because neither Ogawa nor Kitain teaches or suggests one or more of the claimed elements, it follows that a combination of Ogawa and Kitain cannot teach or suggest such elements.

Furthermore, Applicants respectfully submit that neither Ogawa nor Kitain, considered alone or in combination, describe or suggest an accounting system including a virtual printer, nor an accounting system configured to transmit a report to a server via a virtual printer, as recited in Claim 17. As acknowledged on page 8 of the Office Action, Ogawa does not teach a virtual printer nor transmitting a report from an accounting system to a server via a virtual printer. Moreover, Kitain does not teach a virtual printer or transmitting a report from an accounting system to a server via a virtual printer. Accordingly, for at least the reasons set forth above, Claim 17 is submitted as patentable over Ogawa in view of Kitain.

When the recitations of Claims 18 and 21 are considered in combination with the recitations of Claim 17, Applicants respectfully submit that dependent Claims 18 and 21 are also patentable over Ogawa in view of Kitain.

Claim 21 further recites that the server is further configured to, among other things, “perform a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository....”

As discussed above with respect to Claim 7, neither Ogawa nor Kitain, considered alone or in combination, describe or suggest performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of



known file types stored in a data repository. For at least these additional reasons, Claim 21 is submitted as patentable over Ogawa in view of Kitain.

Claim 20 depends from Claim 8, which is recited above. Neither Ogawa nor Kitain, considered alone or in combination, describe or suggest a method as recited in Claim 8. More specifically, as discussed above Ogawa does not describe nor suggest an automated lending system having a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, as recited in Claim 8. Kitain describes an integrated computer-implemented corporate information delivery system, but does not describe or suggest a server configured to extract information from a report based on at least one of a defined report format, and a defined translation service to generate at least one exhibit relating to the report including determining whether segmentation of the report is needed, wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Because neither Ogawa nor Kitain teaches or suggests one or more of the claimed elements, it follows that a combination of Ogawa and Kitain cannot teach or suggest such elements. Accordingly, for at least the reasons set forth above, Claim 8 is submitted as patentable over Ogawa in view of Kitain.

When the recitations of Claim 20 are considered in combination with the recitations of Claim 8, Applicants respectfully submit that dependent Claim 20 is also patentable over Ogawa in view of Kitain.

Claim 20 further recites that the server is further configured to, among other things, “perform a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository....”

As discussed above, neither Ogawa nor Kitain, considered alone or in combination, describe or suggest performing a document recognition process including scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository. For at least these additional reasons, Claim 20 is submitted as patentable over Ogawa in view of Kitain.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 5, 7, 10, 13, 15, and 18-21 be withdrawn.

The rejection of Claim 6 under 35 U.S.C. § 103(a) as being unpatentable over Ogawa in view of U.S. Patent No. 6,266,150 (Brossman) is respectfully traversed.

Ogawa is described above. Brossman describes a flexible and extensible virtual printer architecture for driving multiple heterogeneous presentation devices. The virtual printer is interposed between an output server and a heterogeneous group of presentation devices, such as printers, fax servers, email servers, pagers, televisions, file viewers, copiers, and other devices, which may or may not natively support the data stream provided by the output server, thereby providing a common interface to the heterogeneous group of presentation devices. A presentation job is received on behalf of a presentation device. The presentation job includes a data stream which contains source data in the form of text, image, graphics, and/or other embedded objects. The source data is then reduced to an intermediate format. Based upon the intermediate format and control information associated with the data stream, device-specific data and device-specific control information are generated for the presentation device. Finally, the presentation device is driven by providing the device-specific data and device-specific control information to the presentation device.

Claim 6 is recited above. Neither Ogawa nor Brossman, considered alone or in combination, describe or suggest the method as recited in Claim 6. More specifically, as discussed above Ogawa does not describe or suggest generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is

needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable, as recited in Claim 6. Brossman describes a flexible and extensible virtual printer architecture for driving multiple heterogeneous presentation devices, but does not describe or suggest generating an exhibit to a report by extracting information from the report, generating an exhibit that summarizes selected information included in the report, and/or determining whether segmentation of a report is needed wherein segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable. Because neither Ogawa nor Brossman teaches or suggests one or more of the claimed elements, it follows that a combination of Ogawa and Brossman cannot teach or suggest such elements. Accordingly, for at least the reasons set forth above, Claim 1 is submitted as patentable over Ogawa in view of Kitain.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 6 be withdrawn.

Notwithstanding the above, the rejection of Claims 5, 7, 10, 13, 15, and 18-21 under 35 U.S.C. § 103(a) as being unpatentable over Ogawa in view of Kitain; and the rejection of Claim 6 under 35 U.S.C. § 103(a) as being unpatentable over Ogawa in view of Brossman is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Ogawa using the teachings of Kitain or Brossman. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts

necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

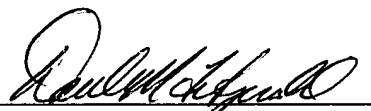
As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

None of Ogawa, Kitain, or Brossman, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Ogawa teaches a method for transferring data from a variety of remote sources to a variety of remote sites that includes translating the data from a variety of known formats to a common format by utilizing internal databases which allows the system to know what format data will arrive in and what format to translate it to; Kitain teaches an integrated computer-implemented corporate information delivery system; and Brossman teaches a flexible and extensible virtual printer architecture for driving multiple heterogeneous presentation devices wherein the virtual printer is interposed between an output server and a heterogeneous group of presentation devices. Since there is no teaching, suggestion or motivation for the combination of Ogawa, Kitain, and Brossman, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 5, 7, 10, 13, 15, and 18-21 under Ogawa in view of Kitain; and the rejection of Claim 6 under Ogawa in view of Brossman be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 5, 6, 7, 10, 13, 15, and 18-21 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in the application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Daniel M. Fitzgerald", is written over a horizontal line.

Daniel M. Fitzgerald

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